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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Aeron First name D Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	Belle Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3078	

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Case number (if known)

Debtor 1 Aeron D Belle

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 2018 S 5th Ave Maywood, IL 60153 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Aeron D Belle

7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankru, (Form 2010)). Also, go to the top of page 1 and check the appropriate box. □ Chapter 7				
		_	•			
		_	apter 11			
		_	apter 12			
		■ Ch	apter 13			
8.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	pically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
						on, sign and attach the Application for Individuals to Pay
		The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you but is not required to, waive your fee, and may do so only if your income is applies to your family size and you are unable to pay the fee in installment.				ur income is less than 150% of the official poverty line that
			ше Аррисан	on to riave the C	mapter 11 lling 1 ee walved (Ollic	iai Pomi 103B) and me it with your petition.
) .	Have you filed for bankruptcy within the last 8 years?	■ No.				
			District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No	S.			
	not filing this case with you, or by a business partner, or by an affiliate?					
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your	■ No	Go to I	ine 12.		
	residence?	☐ Yes	s. Has yo	our landlord obta	ained an eviction judgment agains	t you and do you want to stay in your residence?
				No. Go to line	12.	
				Vec Fill out In	itial Statement About an Eviction	Judgment Against You (Form 101A) and file it with this

Document Page 4 of 48 Case number (if known) Debtor 1 Aeron D Belle Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Number, Street, City, State & Zip Code

needed, why is it needed?

Where is the property?

Debtor 1 Aeron D Belle Document Page 5 of 48 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 Aeron D Belle			Case nur	nber (if known)		
Par	t 6: Answer These Quest	ions for R	eporting Purposes				
16.	What kind of debts do you have?	16a.		consumer debts? Consumer debts are of sonal, family, or household purpose."	defined in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	owe that are not consumer debts or busi	ness debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	☐ Yes.		Do you estimate that after any exempt p vailable to distribute to unsecured creditor	roperty is excluded and administrative expenses ors?		
	administrative expenses		□No				
	are paid that funds will be available for		□Yes				
	distribution to unsecured creditors?						
18.	How many Creditors do	1 -49		□ 1,000-5,000	☐ 25,001-50,000		
	you estimate that you owe?	☐ 50-99)	☐ 5001-10,000	5 0,001-100,000		
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	☐ More than100,000		
19.	How much do you	\$ 0 - \$		☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		001 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion		
	be worth?		,001 - \$500,000 ,001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you	\$ 0 - \$		☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion		
			,001 - \$500,000	□ \$50,000,001 - \$100 million □ \$100.000.001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
		□ \$500,	,001 - \$1 million	Д \$100,000,001 - \$500 million	□ More than \$50 billion		
Par	t7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
				7, I am aware that I may proceed, if eligil relief available under each chapter, and	ole, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.		
				not pay or agree to pay someone who is he notice required by 11 U.S.C. § 342(b)			
		I request	relief in accordance with the	chapter of title 11, United States Code, s	specified in this petition.		
		bankrupt and 357	tcy case can result in fines up 1.		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		/s/ Aero Aeron D	on D Belle D Belle	Signature of De	btor 2		
			e of Debtor 1	Q			
		Executed	110.90.01 = 0, = 0.10	Executed on	NH (PP () 0 0 0 (
			MM / DD / YYYY		MM / DD / YYYY		

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Debtor 1 Aeron D Belle Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas	G. Stahulak	Date	August 29, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Thomas G.	Stahulak		
Stahulak & Firm name	Associates, L.L.C. / GetFiled		
Chicago, IL			
Number, Street, Contact phone	City, State & ZIP Code (312) 662-1480	Email address	ecf@stahulakandassociates.com
6288620			

		17(1(.1111)	- Haut 6 UI 46	
Fill in this infor	mation to identify your	case:		
Debtor 1	Aeron D Belle			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

ı aı	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	832.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	832.0
Pai	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	3,000.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,465.0
	Your total liabilities	\$	19,465.00
Pai	t 3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,403.7
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,148.7
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a		

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,631.98 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	3,000.00

	umation to identify, was	ur case and this filing:			
Fill in this info	rmation to identify yo				
Debtor 1	Aeron D Belle				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	Sankruptcy Court for the	: NORTHERN DISTRICT C	OF ILLINOIS		
Case number					Check if this is an
					amended filing
				_	-
O((:-:-1 E	- ··· 400 A /D				
Official Fo	orm 106A/B				
Schedu	le A/B: Pro	perty			12/15
n each category,	separately list and desc	ribe items. List an asset only or	nce. If an asset fits in more than one category,	list the asset in the	category where you
	ore space is needed, atta		d people are filing together, both are equally re n. On the top of any additional pages, write you		
		ing, Land, or Other Real Estate	You Own or Have an Interest In		
1. Do you own or	r have any legal or equita	able interest in any residence, b	ouilding, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	e is the property?				
Part 2: Describe	e Your Vehicles				
			icles, whether they are registered or not?		les you own that
someone else di	rives. If you lease a veh		le G: Executory Contracts and Unexpired Le		les you own that
someone else dr	rives. If you lease a veh	nicle, also report it on Schedu	le G: Executory Contracts and Unexpired Le		les you own that
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes,	nicle, also report it on Schedu utility vehicles, motorcycle	le G: Executory Contracts and Unexpired Le	ases.	les you own that
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes,	nicle, also report it on Schedu utility vehicles, motorcycle	ele G: Executory Contracts and Unexpired Le	ases.	les you own that
Someone else dr 3. Cars, vans, t ■ No □ Yes 4. Watercraft, a Examples: Bo	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes,	nicle, also report it on Schedu utility vehicles, motorcycle	ele G: Executory Contracts and Unexpired Le	ases.	les you own that
Someone else dr 3. Cars, vans, t ■ No □ Yes 4. Watercraft, a Examples: Bo	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes,	nicle, also report it on Schedu utility vehicles, motorcycle	ele G: Executory Contracts and Unexpired Le	ases.	les you own that
Someone else dr 3. Cars, vans, t ■ No □ Yes 4. Watercraft, a Examples: Bo	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes,	nicle, also report it on Schedu utility vehicles, motorcycle	ele G: Executory Contracts and Unexpired Le	ases.	les you own that
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes, pats, trailers, motors, pe	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess	ele G: Executory Contracts and Unexpired Le	es	,
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes, pats, trailers, motors, pe	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess	ele G: Executory Contracts and Unexpired Le	es	les you own that
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes, pats, trailers, motors, pe	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories etries from Part 2, including any entries fo	es	,
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes 5 Add the doll pages you h	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes, hats, trailers, motors, pe llar value of the portionave attached for Part	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess on you own for all of your en 2. Write that number here	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories etries from Part 2, including any entries fo	es es	\$0.00
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes 5 Add the doll pages you h	rives. If you lease a veh trucks, tractors, sport aircraft, motor homes, hats, trailers, motors, pe llar value of the portionave attached for Part	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess on you own for all of your en	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories etries from Part 2, including any entries fo	es Curri	,
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes 5 Add the doll pages you h Part 3: Describe Do you own or 6. Household g Examples: N No	rives. If you lease a vehicular value of the portionave attached for Partie Your Personal and Hor have any legal or equiposods and furnishings dajor appliances, furniture.	nicle, also report it on Schedu utility vehicles, motorcycle at utility vehicles, motorcycle at ATVs and other recreation ersonal watercraft, fishing vest at 2. Write that number here	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories atries from Part 2, including any entries for the following items?	es Curri	\$0.00 rent value of the tion you own? not deduct secured
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes 5 Add the doll pages you h Part 3: Describe Do you own or 6. Household g Examples: M	rives. If you lease a vehicular value of the portionave attached for Partie Your Personal and Hor have any legal or equiposods and furnishings dajor appliances, furniture.	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess an you own for all of your en 2. Write that number here usehold Items uitable interest in any of the	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories atries from Part 2, including any entries for the following items?	es Curri	\$0.00 rent value of the cion you own? not deduct secured
Someone else dr 3. Cars, vans, t No Yes 4. Watercraft, a Examples: Bo No Yes 5 Add the doll pages you h Part 3: Describe Do you own or 6. Household g Examples: N No	rives. If you lease a vehicular value of the portionave attached for Partie Your Personal and Hor have any legal or equiposods and furnishings dajor appliances, furnituscribe	nicle, also report it on Schedu utility vehicles, motorcycle ATVs and other recreation ersonal watercraft, fishing vess an you own for all of your en 2. Write that number here usehold Items uitable interest in any of the	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories atries from Part 2, including any entries for following items?	es Curri	\$0.00 rent value of the cion you own? not deduct secured

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

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Case number (if known) Document Debtor 1 Aeron D Belle 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$400.00 Used personal clothing and accessories 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash on hand \$30.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No

Doc 1

Institution name:

Yes.....

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Case number (if known) Document Debtor 1 Aeron D Belle **US Employees Credit Union** \$100.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. $\hfill \square$ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Institution name: Type of account: 401(k) Retirement plan through Employer - NO CASH \$1.00 SURRENDER VALUE 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

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Debtor 1	Aeron D Belle		Bocament	Page 13 of 48 Case number (if known)	
					claims or exemptions.
■ No	funds owed to you Give specific information	about them, in	cluding whether you alre	ady filed the returns and the tax years	
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Exam _l ■ No	amounts someone owes oles: Unpaid wages, disab benefits; unpaid loar Give specific information	oility insurance ns you made to	payments, disability ben someone else	efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	sts in insurance policies oles: Health, disability, or l		nealth savings account (l	HSA); credit, homeowner's, or renter's insurar	nce
■ Yes.	Name the insurance com Cor	pany of each p mpany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
			nce through Employe RENDER VALUE	r- 	\$1.00
If you somed	terest in property that is are the beneficiary of a livene has died. Give specific information	ing trust, expe		ed surance policy, or are currently entitled to rec	eive property because
Exam _l ■ No	s against third parties, woles: Accidents, employments. Describe each claim	ent disputes, in		it or made a demand for payment s to sue	
■ No	contingent and unliquidate of the continuent of		every nature, including	g counterclaims of the debtor and rights to	set off claims
35. Any fir	nancial assets you did no	ot already list			
■ No	Give specific information				
	the dollar value of all of gart 4. Write that number	•	,	ny entries for pages you have attached	\$132.00
Part 5: De	escribe Any Business-Relate	ed Property You	Own or Have an Interest I	In. List any real estate in Part 1.	
No. Go	own or have any legal or eq o to Part 6. Go to line 38.	uitable interest	in any business-related p	roperty?	

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Case number (if known) Document Debtor 1 Aeron D Belle Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$700.00 Part 4: Total financial assets, line 36 \$132.00 58. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61. Total personal property. Add lines 56 through 61... \$832.00 Copy personal property total \$832.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$832.00

		1700.000	III FAUE 1.3 UI 40)
Fill in this infor	mation to identify your	case:		
Debtor 1	Aeron D Belle			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Used personal household furniture and goods/items	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing and accessories			\$400.00	735 ILCS 5/12-1001(a)
Line Ironi Schedule A.B. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$30.00		\$30.00	735 ILCS 5/12-1001(b)
2.10 110111 337.104410 7 7 2 . 10 . 1			100% of fair market value, up to any applicable statutory limit	
Checking: US Employees Credit Union	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line Ironi Schedule A.B. 17.1			100% of fair market value, up to any applicable statutory limit	
401(k): Retirement plan through Employer - NO CASH SURRENDER	\$1.00		\$1.00	735 ILCS 5/12-1006
VALUE Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	

Case 16-27673 Doc 1 Filed 08/29/16 Entered 08/29/16 15:10:05 Desc Main Document Page 16 of 48 Case number (if known) Debtor 1 Aeron D Belle Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Term life insurance through Employer -215 ILCS 5/238 \$1.00 \$1.00 NO CASH SURRENDER VALUE 100% of fair market value, up to Line from Schedule A/B: 31.1 any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Fill in this infor	mation to identify your	case:		
Debtor 1	Aeron D Belle			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

			Docume	nt Page 18 c	of 48		
Fill	in this inform	nation to identify your c	ase:				
Del	btor 1	Aeron D Belle					
		First Name	Middle Name	Last Name			
	btor 2 buse if, filing)	First Name	Middle Name	Last Name			
(Spc	Juse II, IIIIIIg)	Filst Name					
Uni	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Ca	se number						
(if kı	nown)					☐ Check	if this is an
						amend	ed filing
∩f'	ficial Form	106F/F					
			ho Have Unsecu	red Claims			12/15
_			Part 1 for creditors with PF		2 for creditors with NON	PRIORITY claims. Lie	
Sch	edule G: Execu	tory Contracts and Unexpi	that could result in a claim. red Leases (Official Form 10 ired by Property. If more spa	06G). Do not include any	creditors with partially s	ecured claims that a	re listed in
		tinuation Page to this page nber (if known).	e. If you have no information	n to report in a Part, do n	ot file that Part. On the to	pp of any additional	pages, write your
Pa	rt 1: List Al	l of Your PRIORITY Uns	secured Claims				
1.	_ `	rs have priority unsecured	I claims against you?				
	☐ No. Go to Pa	art 2.					
	Yes.						
2.	identify what typ possible, list the	pe of claim it is. If a claim has e claims in alphabetical order	. If a creditor has more than o s both priority and nonpriority r according to the creditor's na ticular claim, list the other cre	amounts, list that claim he ame. If you have more that	re and show both priority a	nd nonpriority amount	s. As much as
		·	ee the instructions for this forr		.)		
		,			Total claim	Priority amount	Nonpriority amount
2.1	Internal	Revenue Service	Last 4 digits of	account number	\$3,000.00	\$3,000.00	\$0.00
	Priority Cre	editor's Name					Ψ0.00
		Dearborn Street	When was the o	debt incurred?			
		, IL 60604 treet City State Zlp Code	As of the date y	rou file, the claim is: Che	ck all that apply		
	Who incurred	the debt? Check one.	☐ Contingent				
	Debtor 1 o	nly	☐ Unliquidated				
	Debtor 2 o	nly	□ Disputed				
	Debtor 1 a	nd Debtor 2 only	Type of PRIORI	TY unsecured claim:			
	☐ At least on	e of the debtors and another	Domestic sup	oport obligations			
	_	his claim is for a commun	_	ertain other debts you owe	the government		
		subject to offset?		eath or personal injury while	•		
	■ No		☐ Other. Specif				
	☐ Yes		•	2014 & 2015 Fed	eral Taxes		
Pai	rt 2: List Al	l of Your NONPRIORIT	/ Unsecured Claims				
		ors have nonpriority unsec					
٥.	_						
		ve nothing to report in this pa	art. Submit this form to the cou	ırt with your other schedule	9 S.		
	Yes.						
4	List all of your	nonpriority unsecured cla	ims in the alphabetical orde	er of the creditor who ho	Ide oach claim. If a crodite	or has more than one i	nonnriority

Total claim

Part 2.

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Debte	or 1 Aeron D Belle	Case number (if know)	
4.1	City of Chicago	Last 4 digits of account number	\$665.00
	Nonpriority Creditor's Name Department of Revenue PO BOX 88292	When was the debt incurred?	
	Chicago, IL 60680 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Parking Tickets	
4.2	Fifth Third Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$14,000.00
	PO BOX 740789 Cincinnati, OH 45274	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Automobile Deficiency	
4.3	H & R Block	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name PO BOX 677463 Dallas, TX 75263	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Service Charge	

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Case number (if know)

Aeloli D Belle		Case Harriber (II know)	
4.4 IL Dept of Employment Security	Last 4 digits of account num	per	\$1,400.00
Nonpriority Creditor's Name 33 S State St 8th FIr Benefit Payment Control	When was the debt incurred?		
Chicago, IL 60603			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the cla	aim is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsec	ured claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	Obligations arising out of a	separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	·	naring plans, and other similar debts	
☐ Yes	Other. Specify Overpay	ment of Benefit	
Part 3: List Others to Be Notified About a De	ebt That You Already Listed		
	someone else, list the original credit at you listed in Parts 1 or 2, list the	nat you already listed in Parts 1 or 2. For example, if a or in Parts 1 or 2, then list the collection agency here additional creditors here. If you do not have additional	. Similarly, if you
Name and Address	On which entry in Part 1 or Part 2 did	-	
Arnold Scott Harris P.C. 111 W Jackson Ste 600	Line 4.1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Chicago, IL 60604		Part 2: Creditors with Nonpriority Unsecured Claims	S
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did	, <u> </u>	
Fifth Third Bank 5050 Kingsley Drive	Line 4.2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Cincinnati, OH 45227		Part 2: Creditors with Nonpriority Unsecured Claims	S
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did	· ·	
Fifth Third Bank 38 Fountain Square Plz	Line <u>4.2</u> of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Cincinnati, OH 45202		Part 2: Creditors with Nonpriority Unsecured Claims	S
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did	,	
H&R Block PO Box 3052	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Milwaukee, WI 53201		■ Part 2: Creditors with Nonpriority Unsecured Claim	S
*	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did	· -	
H&R Block Bank	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
PO BOX 3052 Milwaukee, WI 53201		Part 2: Creditors with Nonpriority Unsecured Claims	S
Timinaanoo, TTT 0020 I	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did		
IL Dept of Employment Security PO Box 4385	Line <u>4.4</u> of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Chicago, IL 60680		■ Part 2: Creditors with Nonpriority Unsecured Claims	s
29 0, - - 00000	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?	
Illinois Department of Employment	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Benefit Collections PO BOX 6996		■ Part 2: Creditors with Nonpriority Unsecured Claims	s
Chicago, IL 60606-6996			
J5	Last 4 digits of account number		

Debtor 1 Aeron D Belle	Document Pa(Case number (if know)
Name and Address Internal Revenue Service P.O. Box 21125 Philadelphia, PA 19114	On which entry in Part 1 or Part 2 Line 2.1 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317	On which entry in Part 1 or Part 2 Line 2.1 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Internal Revenue Service PO Box 7346 * Philadelphia, PA 19101	On which entry in Part 1 or Part 2 Line 2.1 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Γotal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					_
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	3,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	3,000.00
				7	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	16,465.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	16,465.00

		121001111	$\cdots \cdots \rightarrow \cdots$	
Fill in this infor	mation to identify your	case:		
Debtor 1	Aeron D Belle	Middle Name	Last Name	
Debtor 2	ristrano	Wildle Name	Edit Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	J.,		State		

		Docume	ent Page 23 d	NT 48	
Fill in this	information to identify your				
Debtor 1	Aeron D Belle				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	q) First Name	Middle Name	Last Name		
		NORTHERN DISTRICT			
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				Charle if this is an
(ii Kilowii)					Check if this is an amended filing
					ı
Official	Form 106H				
Sched	ule H: Your Cod	ebtors			12/15
1. Do y No Yes 2. With Arizona No. Yes. 3. In Coluin line Form 1	nin the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. . Did your spouse, former spou umn 1, list all of your codebt 2 again as a codebtor only i	you are filing a joint case, or legal equivalent live ors. Do not include your f that person is a guaran	coperty state or territor erto Rico, Texas, Wash with you at the time? spouse as a codebtor tor or cosigner. Make	ry? (Community proper ington, and Wisconsin.	ty states and territories include) ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill
(Column 1: Your codebtor lame, Number, Street, City, State and Z	P Code			editor to whom you owe the debt
	and L	. 5540		Check all schedul	σο ιπαι αμμιγ.
3.1	Name			_ Schedule D, lir	
'	varne			☐ Schedule E/F,☐ Schedule G, lir	
_	Number Street			— Scriedule O, III	ie
	Number Street City	State	ZIP Code		
3.2				☐ Schedule D, lir	20
	Name			☐ Schedule D, III	
				☐ Schedule G, lir	
1	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your ca	ase:								
Del	btor 1 Aeron D Belle	е			_					
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number 		-				nded t	t showing	g postpetition ollowing date:	
0	fficial Form 106l					MM / DE	/ YY	YY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. It 1: Describe Employment	r spouse is not filing w	ith you, do not inclu	de infori	mati	on about your	spous	se. If mo	re space is	needed,
1.	Fill in your employment information.		Debtor 1			Debto	r 2 o	r non-fil	ling spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed			_	☐ Employed			
	information about additional employers.	, ,	☐ Not employed	□ No	☐ Not employed					
	Include part-time, seasonal, or	Occupation	EMS							
	self-employed work.	Employer's name	Edward Hines, J	r. VA Ho	spi	:al				
	Occupation may include student or homemaker, if it applies.	Employer's address	5000 S 5th Ave Hines, IL 60141							
		How long employed t	here? 10 Yea	rs						
Pai	rt 2: Give Details About Mor	nthly Income								
	mate monthly income as of the dause unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write \$0 in t	he sp	oace. Inc	clude your noi	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informatio	n for all e	empl	oyers for that pe	rson (on the lir	nes below. If y	you need
						For Debtor 1			otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3,631.9	8_	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.0	0_	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	3,631.98		\$	N/A	

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Deb	tor 1	Aeron D Belle	-	C	ase r	number (if kr	own)				
					For I	Debtor 1			Debtor		
	Cop	y line 4 here	4.	_	\$	3,631	.98	\$		N/A	-
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	810).42	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		· *		5.87	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$		0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.		\$		0.00	\$		N/A	_
	5e.	Insurance	5e.		\$	16	6.60	\$		N/A	_
	5f.	Domestic support obligations	5f.		\$	C	0.00	\$		N/A	_
	5g.	Union dues	5g.		\$	63	3.38	\$		N/A	_
	5h.	Other deductions. Specify: Allotment	5h	.+	\$	312	2.00	+ \$_		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	1,228	3.27	\$_		N/A	_
7.	Calc	sulate total monthly take-home pay. Subtract line 6 from line 4.	7.	:	\$	2,403	3.71	\$_		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.0		c			c		NI/A	
	Oh	monthly net income. Interest and dividends	8a.		\$		0.00	\$_ \$		N/A	_
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8b.		Φ	·	0.00	Φ_		N/A	-
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	(0.00	\$		N/A	
	8d.	Unemployment compensation	8d.		<u>\$</u> —		0.00	\$		N/A	-
	8e.	Social Security	8e		\$		0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$		0.00	\$_		N/A	_
	8g.	Pension or retirement income	8g.		\$		0.00	\$_		N/A	_
	8h.	Other monthly income. Specify:	8h	.+	\$	C	0.00	+ \$_		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		C	0.00	\$_		N/A	<u> </u>
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$	2	2,403.71	+ \$		N/A	= \$	2,403.71
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L			•					,
11.	 State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:										
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines							e. 12.	\$Combin	2,403.71
13.	Do y	rou expect an increase or decrease within the year after you file this form	?							monthl	y income
		No.									
		Yes, Explain:									

Official Form 106I Schedule I: Your Income page 2

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	to the later was the standing of the same				
FIII	in this information to identify your case:				
Debt	Aeron D Belle		Che □	ck if this is: An amended filing	
Debt	otor 2			ū	ing postpetition chapter
(Spc	ouse, if filing)			13 expenses as of t	he following date:
Unite	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			MM / DD / YYYY	
Case	se number				
(If kr	(nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be a info nun	as complete and accurate as possible. If two married people are filir ormation. If more space is needed, attach another sheet to this form mber (if known). Answer every question.				
Part	tt 1: Describe Your Household Is this a joint case?				
١.					
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses for</i> S	Separate Household	of Deb	otor 2.	
2.	Do you have dependents? ■ No				
		ependent's relationslebtor 1 or Debtor 2	nip to	Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				Yes
					□ No
	- -				☐ Yes
					□ No
	_				☐ Yes ☐ No
					☐ Yes
3.	Do your expenses include ■ No				□ res
	expenses of people other than yourself and your dependents?				
Esti exp	tt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless you appease as of a date after the bankruptcy is filed. If this is a supplemental plicable date.	re using this form ental <i>Schedule J</i> , c	as a su	upplement in a Cha he box at the top of	pter 13 case to report the form and fill in the
	lude expenses paid for with non-cash government assistance if you				
	e value of such assistance and have included it on <i>Schedule I: Your l</i> ificial Form 106I.)	Income		Your expe	enses
4.	The rental or home ownership expenses for your residence. Include payments and any rent for the ground or lot.	le first mortgage	4. \$	\$	800.00
	If not included in line 4:				
	4a. Real estate taxes		4a. S	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b. S	5	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. S	·	0.00
_	4d. Homeowner's association or condominium dues		4d. 3		0.00
5.	Additional mortgage payments for your residence, such as home e	quity loans	5. \$	Ď	0.00

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DCDI	or 1 Aeron D Belle	Case num	ber (if known)	
6.	Utilities:			
-	6a. Electricity, heat, natural gas	6a.	\$	350.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	170.00
	6d. Other. Specify:	6d.	·	0.00
	Food and housekeeping supplies	7.	\$	438.71
	Childcare and children's education costs	7. 8.	\$	
			*	0.00
	Clothing, laundry, and dry cleaning	9.	\$	65.00
	Personal care products and services	10.	\$	55.00
	Medical and dental expenses	11.	\$	60.00
	Transportation. Include gas, maintenance, bus or train fare.	12.	\$	210.00
	Do not include car payments.		·	
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		0.00
	Charitable contributions and religious donations	14.	\$	0.00
-	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.	45-	Φ.	0.00
	15a. Life insurance	15a.	·	0.00
	15b. Health insurance	15b.	·	0.00
	15c. Vehicle insurance	15c.		0.00
	15d. Other insurance. Specify:	15d.	\$	0.00
	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.	\$	0.00
	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
	Your payments of alimony, maintenance, and support that you did not report a	S	· —	
	deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	Other payments you make to support others who do not live with you.		\$	0.00
	Specify:	19.		
	Other real property expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Yo	our Income.	
	20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	20e. Homeowner's association or condominium dues	20a. 20e.	·	0.00
			·	
41.	Other: Specify:	21.	+\$	0.00
22.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	2,148.71
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	۷,۱۳۵./۱
			·	
:	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,148.71
23.	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,403.71
	23b. Copy your monthly expenses from line 22c above.	23b.		2,148.71
•	200. Oopy your monthly expenses from the 220 above.	۷۵۵.	Ψ	∠,140./1
	22a Subtract your monthly expenses from your monthly income			
	 Subtract your monthly expenses from your monthly income. The result is your monthly net income. 	23c.	\$	255.00
	The result is your monthly net income.	200.	L .	
24	Do you expect an increase or decrease in your expenses within the year after y	ou file this	form?	
	For example, do you expect to finish paying for your car loan within the year or do you expect you			or decrease because of a
		55-1	,	
	modification to the terms of your mortgage?			
- 1	modification to the terms of your mortgage? ■ No.			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Aeron D Belle				
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Form		ın Individual	Dobtor's Sa	shadulas	
Deciara	Holl About a	III IIIUIVIUuai	Depiol 3 30	ileuules	12/15
years, or both. 1	is U.S.C. §§ 152, 1341, 1 in Below				0, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. I	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	ed with this declaratio	n and
X /s/ Aer	on D Belle		x		
Aeron	D Belle ure of Debtor 1		Signature o	f Debtor 2	
Date	August 29, 2016		Date		

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. What is your current marital status?							
Debtor 2 (Spouse #, Blings) First Name	Fill	in this inform	ation to identify you	r case:			
Debtor 2 Separate Harring First Name Middle Name Last Name	Deb	otor 1		Middle Nove	Leat News		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing	Deb	otor 2	First Name	Middle Name	Last Name		
Case number Check if this is an amended filing Check if this is an amended filing Difficial Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 3: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married No Married			First Name	Middle Name	Last Name		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married No married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the lotal amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Debtor 1 Sources of income Check all that apply. Check all that apply. Bourses, fips Debtor 2 Sources of income (before deductions and exclusions) Debtor 1 Wages, commissions, bonuses, tips	Uni	ted States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married No married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the lotal amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Debtor 1 Sources of income Check all that apply. Check all that apply. Bourses, fips Debtor 2 Sources of income (before deductions and exclusions) Debtor 1 Wages, commissions, bonuses, tips	Cas	se number					
Statement of Financial Affairs for Individuals Filing for Bankruptcy 3/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	(if kn	nown)				_	
Statement of Financial Affairs for Individuals Filing for Bankruptcy 3/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married				A (() () () () () () ()			
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before Married	Sta	atement	of Financial	Affairs for Individ	duals Filing for E	sankruptcy	4/16
What is your current marital status?							
What is your current marital status? Married Not married					and form. On the top of an	y additional pages, write you	ar name and odde
What is your current marital status? Married Not married	Par	t 1: Give D	etails About Your Ma	rital Status and Where You	ı Lived Before		
Married Not married	1						
During the last 3 years, have you lived anywhere other than where you live now? No	••	- Villat is your	current maritar state				
During the last 3 years, have you lived anywhere other than where you live now? No		_					
Pebtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 5 Debtor 6 Debtor 8 Debtor 9		■ Not mar	ried				
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 No	2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 No		■ No					
lived there		_	all of the places you l	ived in the last 3 years. Do n	ot include where you live nov	٧.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income S. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips		Debtor 1 Pr	or Address:		Debtor 2 Prior Ad	Idress:	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Sources of Income grow and you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income (before deductions and exclusions) Part 2 Explain the Sources of Your Income Sources of income (before deductions and exclusions) Wages, commissions, bonuses, tips Wages, commissions, bonuses, tips	2	Within the la	et 8 years did you ey	ver live with a spouse or le	ral equivalent in a commun	ity property state or territor	u2 (Community property
□ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. □ No ■ Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: □ Wages, commissions, bonuses, tips \$23,800.08 □ Wages, commissions, bonuses, tips	state						
□ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. □ No ■ Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: □ Wages, commissions, bonuses, tips \$23,800.08 □ Wages, commissions, bonuses, tips		■ No					
From January 1 of current year until the date you filed for bankruptcy: Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Debtor 1 Sources of income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$23,800.08 Wages, commissions, bonuses, tips		_	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
From January 1 of current year until the date you filed for bankruptcy: Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Debtor 1 Sources of income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$23,800.08 Wages, commissions, bonuses, tips			,	,	,		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No No Pestor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Pebtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$23,800.08 Wages, commissions, bonuses, tips	Par	t 2 Explai	n the Sources of You	r Income			
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Wages, commissions, bonuses, tips	4.	Fill in the tota	I amount of income yo	u received from all jobs and	all businesses, including part	-time activities.	ndar years?
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Wages, commissions, bonuses, tips		П Мо					
Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Sources of income (before deductions and exclusions) Wages, commissions, bonuses, tips			in the details.				
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Wages, commissions, bonuses, tips							
Check all that apply. Display the deductions and exclusions. Second that apply. Check all that apply. Check all that apply. Check all that apply. Display the deductions and exclusions. Second that apply. Check all that apply. Check all that apply. Check all that apply. Check all that apply. Display the deductions and exclusions. Second that apply. Check all that apply. Che					Ouese in serve		Onese imagene
the date you filed for bankruptcy: bonuses, tips bonuses, tips					(before deductions and		(before deductions
☐ Operating a business ☐ Operating a business				•	\$23,800.08	_	
				☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-27673 Doc 1 Filed 08/29/16 Entered 08/29/16 15:10:05 Desc Main Page 30 of 48 Case number (if known) Document Debtor 1 Aeron D Belle Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an ☐ No. individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο ☐ Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment Total amount Amount you paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an

insider?

Include payments on debts guaranteed or cosigned by an insider.

Yes. List all payments to an insider

Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment Include creditor's name paid still owe

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Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures					
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.						
	■ No □ Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency	Status of the	ne case		
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, foreclosed	, garnished, attache	d, seized, or levied?		
	□ No. Go to line 11.■ Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date Value of prope			
		Explain what happened	d				
	Fifth Third Bank PO BOX 740789	2013 Chevrolet Impal	a	06/21/2016	\$14,000.00		
	Cincinnati, OH 45274						
		☐ Property was attache	d, seized or levied.				
	■ No □ Yes. Fill in the details.						
	Creditor Name and Address	Describe the action the	creditor took	Date action was taken	Amount		
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a		erty in the possession of an a	assignee for the ben	efit of creditors, a		
	No						
	☐ Yes						
Par	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankrup	tcy, did you give any gift	s with a total value of more th	han \$600 per person	?		
	■ No☐ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup ■ No	tcy, did you give any gift	s or contributions with a tota	I value of more than	\$600 to any charity?		
	☐ Yes. Fill in the details for each gift or con-	tribution.					
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you	u contributed	Dates you contributed	Value		

Page 32 of 48 Case number (if known) Document Debtor 1 Aeron D Belle Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You STAHULAK & ASSOCIATES, L.L.C \$310.00 Filing Fee 07/08/2016 \$310.00 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604 InCharge Debt Solutions \$15.00 Credit Counseling 07/29/2016 \$15.00 5750 Major Blvd #300 Orlando, FL 32819 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. П Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. Person Who Received Transfer Description and value of Date transfer was Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

☐ Yes. Fill in the details.

Name of trust Description and value of the property transferred **Date Transfer was** made

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Par	8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	t Boxes, and Sto	orage Unit	s				
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.								
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number Type of accinstrument		int or	Date account was closed, sold, moved, or transferred	Last ba before closi tra			
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed fo	r bankruptcy, an	y safe dep	posit box or other depos	itory for securit	ties,		
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you stil have it?	I		
22.	Have you stored property in a storage unit o	or place other than you	r home within 1	year befor	e you filed for bankrupto	cy?			
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it?	Address (Number, Street, City,			Do you stil have it?	I		
Par	9: Identify Property You Hold or Control	for Someone Else							
23.	Do you hold or control any property that sor for someone.	neone else owns? Incl	ude any propert	y you borr	rowed from, are storing f	or, or hold in tr	ust		
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, S Code)		Describe	the property	,	Value		
Par	10: Give Details About Environmental Info	ormation							
For	he purpose of Part 10, the following definition	ons apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						us or		
	Site means any location, facility, or property to own, operate, or utilize it, including dispo	•	environmental la	aw, wheth	er you now own, operate	e, or utilize it or	used		
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,	ronmental law defines	as a hazardous	waste, ha	zardous substance, toxid	substance,			
Rep	ort all notices, releases, and proceedings tha	at you know about, reg	ardless of when	they occu	ırred.				
24.	Has any governmental unit notified you that	you may be liable or p	otentially liable	under or i	n violation of an environ	mental law?			
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Environmental law, if you Address (Number, Street, City, State and ZIP Code)								

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25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.								
		e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	nd	Environmental law, if you know it	Date of notice			
26.	Have y	you been a party in any judicial or ad	ministrative proceeding under any env	/ironn	nental law? Include settlements	and orders.			
		lo 'es. Fill in the details.							
	Case Case	Title Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	rure of the case	Status of the case			
Par	t 11:	Give Details About Your Business or	Connections to Any Business						
27.		A sole proprietor or self-employed A member of a limited liability com A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the voting to. None of the above applies. Go to	ng or equity securities of a corporation Part 12.	, eith	er full-time or part-time	y business?			
		es. Check all that apply above and fil ness Name	Il in the details below for each busines Describe the nature of the business		Employer Identification numbe	r			
	Addre (Number	ess er, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security Dates business existed	number or ITIN.			
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No								
	Name		Date Issued						
		er, Street, City, State and ZIP Code)							
l hav are t with 18 U	ve read true an a banl J.S.C. §	I the answers on this <i>Statement of Fi</i> d correct. I understand that making a kruptcy case can result in fines up to § 152, 1341, 1519, and 3571.	a false statement, concealing property,	or ob	otaining money or property by fra				
	Aeron ron D E	Sign Below the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers I correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection ruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. Description							
Ī		of Debtor 1							
Dat	e Au	gust 29, 2016	Date						
Did∶ ■ N □ Y	lo	ach additional pages to Your Statem	ent of Financial Affairs for Individuals	Filing	g for Bankruptcy (Official Form 1	07)?			
= N	lo		ot an attorney to help you fill out bankr						
	es. Nar al Form		uptcy Petition Preparer's Notice, Declarat nent of Financial Affairs for Individuals Filin			page 6			

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Document Debtor 1 Aeron D Belle

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Debtor's attorney received \$310.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:August 29, 2016			
Signed:			
/s/ Aeron D Belle	/s/ Thomas G. Stahulak		
Aeron D Belle	Thomas G. Stahulak 6288620		
	Attorney for the Debtor(s)		
Debtor(s)			
Do not sign this agreement if the amounts a	re blank.		
	Local Bankruptcy Form 23c		

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	e Aeron D Belle	Case No.				
	Debto	Chapter	13			
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)						
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept	\$	4,000.00			
	Prior to the filing of this statement I have received	\$	0.00			
	Balance Due	\$	4,000.00			
2.	\$_310.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation with any	other person unless they are men	nbers and associates of my law firm.			
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.					
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 						
 By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. 						
	CERTIFICAT	ΓΙΟΝ				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.						
	August 29, 2016 /s/ Th	omas G. Stahulak				
	Date Thom	as G. Stahulak 6288620				
		<i>ture of Attorney</i> Ilak & Associates, L.L.C. / GetF	Filed			
		Jackson Blvd., Suite 652	lied			
		go, IL 60604				
	· ·	662-1480 Fax: (312) 268-732 stahulakandassociates.com	.0			
		of law firm				

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United States Bankruptcy Court Northern District of Illinois

In re	Aeron D Belle		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	15
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credito	rs is true and	correct to the best of my
Date:	August 29, 2016	/s/ Aeron D Belle Aeron D Belle Signature of Debtor		

Arnold Scott Harris P.C. 111 W Jackson Ste 600 Chicago, IL 60604

City of Chicago Department of Revenue PO BOX 88292 Chicago, IL 60680

Fifth Third Bank PO BOX 740789 Cincinnati, OH 45274

Fifth Third Bank 5050 Kingsley Drive Cincinnati, OH 45227

Fifth Third Bank 38 Fountain Square Plz Cincinnati, OH 45202

H & R Block PO BOX 677463 Dallas, TX 75263

H&R Block PO Box 3052 Milwaukee, WI 53201

H&R Block Bank PO BOX 3052 Milwaukee, WI 53201

IL Dept of Employment Security 33 S State St 8th Flr Benefit Payment Control Chicago, IL 60603

IL Dept of Employment Security PO Box 4385 Chicago, IL 60680

Illinois Department of Employment Benefit Collections PO BOX 6996 Chicago, IL 60606-6996

Internal Revenue Service 230 S. Dearborn Street Chicago, IL 60604

Internal Revenue Service P.O. Box 21125 Philadelphia, PA 19114

Internal Revenue Service
PO Box 7346 *
Philadelphia, PA 19101

Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317